



THE RETIREE GUARDIAN

Newsletter of CenturyLink Retirees

Issue 4 — 2026

www.ctlretirees.org

MESSAGE FROM THE CHAIR

Greetings to our retiree members. In spite of the hot and dry summer I hope yours has been reasonably pleasant! The cooler Fall weather will certainly be welcome. I am hopeful you find this issue of the Retiree Guardian interesting and helpful with some of the year end benefits information.

For those who did not attend the Retiree annual Zoom meeting on September 16, this issue contains a nice summary of the meeting highlights. Thank you to the Board members (Cindy, Caroline, Kay and Greg) who worked to organize the meeting. Well done.

This issue of the RG is also a bit unique in that it is the last issue being put together by our board member Clyde Just. Throughout the past we have mentioned that our board will be getting smaller and now it's upon us - Clyde is RETIRING!

Clyde joined the board in 2012 and he has truly been a workhorse, he has been the board secretary, membership coordinator, Retiree Guardian publisher, and circulation promoter. He has researched many subjects such as health care plans, employee concessions to name a couple and became very knowledgeable on those subjects and helpful to retirees. Clyde did a lot on behalf of the retiree group and we are very grateful and thankful for his outstanding work.

Enjoy your time in retirement Clyde! We will miss you!

Now we need to look at our operations plan going forward into 2027. We are planning to continue with some form of the quarterly Retiree Guardian, perhaps with some additional distribution of information using emails and the website. Clyde leaves big shoes to fill and we are moving forward trying to assign the functions among the board members.

WE COULD USE MORE HELP! On the board and providing content for the Retiree Guardians. If you have a story about an experience you had with the phone company, please share your story with us using the website ctlretirees.org, click on the "contact us" and provide your information and story in the comments section. Thank you.

Notes from Shingle Creek - although the creek is dry we continue having the wildlife coming to the feeder station. I just keep going to Menards to restock the cracked corn supply.

Enjoy the Fall and God Bless. Roger Borowicz

Health Reimbursement Arrangement (HRA) 2027 News!

Most retirees receive an important HRA benefit from Lumen. This plan started in 2012 for management and was guaranteed until April 2017. In 2013 the craft plan was included in the CWA contract. The management plan must be renewed annually. We are pleased to report that it has been approved for 2027!

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Our Mission: To preserve and protect the pension and benefits we earned

2026 CenturyLink Retiree Association Annual Meeting

September 16, 2026

The CenturyLink Retiree Association held their 2026 Annual Meeting via Zoom, with board members Greg Snyder as host and Caroline Rinker as the Zoom operator. Over 80 people joined from 16 states. The meeting featured presentations from several key speakers: Marina Pearson from Lumen, Bill Kadereit from the National Retiree Legislative Network, and Jody Georgeson from the Telecommunications History Group.

The full video presentation can now be viewed at the association website. Go to ctlretirees.org to watch the speakers from the meeting.

The meeting began with Greg welcoming members. Board member Kay Dugaard recited the Pledge of Allegiance and explained what to expect in the meeting. Greg then introduced the other board members. Paul Williams presented the Treasurer's Report, noting that while dues were suspended in March 2024, the organization has sufficient funds to operate through 2027, though a decision will need to be made early next year about collecting dues. Clyde Just's membership report showed 1,630 legacy members and 1,042 website subscribers.

Marina Pearson, Lumen's Vice President of Global Benefits and Talent Wellbeing. She explained how the recent AT&T transaction affected benefits, clarifying that while 2,200 employees transferred to AT&T, pension assets were only transferred for union employees, and existing retirees were not affected by the change. Marina explained that while AT&T must offer comparable benefits for a certain period, specific decisions about pension administration and landline concessions remain with AT&T.

She announced that the 2027 annual enrollment period will run from November 4-18, with changes particularly affecting non-Medicare coverage and the

introduction of separate medical and pharmacy cards for Medicare beneficiaries. When asked about pension protection in case of a spinoff, Marina said that while PBGC guarantees are in place for traditional pension benefits, annuity-based benefits would have different protection levels.

Bill Kadereit, President of the National Retiree Association Network (NRLN). Board member Cindy Hadsell serves as our representative.

Retirement Security and Medicare Issues

Bill discussed the legislative climate and key retirement security issues facing retirees. He explained that pension risk transfers are when any corporation sells its pension assets to an insurance company to administer payments. Such transfers need reinsurance under the proposed SECURE Act 3. NRLN has proposed creating a Social Security B savings account managed by outside agencies to address the lack of defined benefit plans and savings vehicles. Bill also highlighted concerns about rising healthcare costs in Medicare, noting that costs per person are growing five times faster than the number of Medicare recipients, and warned about more plan terminations and non-renewals in Medicare Advantage plans.

Q: My child will not eat fish. What can I replace it with?

A: A Cat. Cats love fish.

Social Security Investment Discussion

Bill explained that outside investors could manage Social Security by serving as advisors similar to how banks manage 401Ks and IRAs, using existing infrastructure and allowing for company matching contributions. He detailed how Medicare Advantage plans receive \$95 billion in rebates, with UnitedHealthcare, Humana, and CVS Health controlling over 50% of the market, while original Medicare recipients receive no similar benefits. When asked about Lumen's move to Medicare Advantage for retirees, Bill indicated it was likely to save the company money through negotiated rates in the corporate market.

Medicare Advantage Plan Discussion

Bill discussed Medicare Advantage (MA) plans in general, not the MA plan offered by our company. He explained that most company plans are PPOs rather than HMOs and have dual out-of-pocket maximums. He warned that after 12 months in a Medicare Advantage plan, switching to Medigap can be difficult and emphasized the need to carefully consider the cost structure, particularly the out-of-pocket maximums. The discussion concluded with information about NRLN podcasts, donations, membership and contact details. www.nrln.org

Association Website. Greg reminded participants of the association website. He reported its growth to nearly 50,000 annual visitors and over 1,000 blog subscribers. Remember to check it out at www.ctlretirees.org.

Send your suggestions for improvements to the website to ctlretirees@gmail.com. Also, send group photos and stories to the board for inclusion in the Retiree Guardian or on the website.

Jody Georgeson, board member, past director and present curator of the **Telecommunications History Group**. Jody presented a comprehensive timeline of telecommunications history, covering key developments from Alexander Graham Bell's telephone invention in 1876 to modern technologies like smartphones and VoIP. She highlighted the museum's collections in Denver and Seattle and announced plans for a new location for the Denver museum opening in summer 2027 at 60th and Sheridan. www.telcomhistory.org

At the conclusion, Board chair Roger Borowitz thanked all participants and particularly recognized outgoing board member Clyde Just for his decades of service to the retiree organization.



Membership and Retiree Guardian Updates

By Clyde Just

As I told you in the last issue of The Retiree Guardian, this will be my last article for our association's newsletter. I started my articles way back with Issue 2 of 2014, after our association decided to continue with our Mission Statement when AUSWR elected to cease their operations at the end of 2013.

I was first voted to serve on the board at the annual meeting in 2012. For the first two years I mostly spent my time learning about the history of our organization that was started in the time frame of 1997-1998 when the leaders of U S West tried to back away from their promises they made in the fourth quarter of 1998 commonly referred to the "5 plus 5" Plan". This Plan resulted in thousands of management employees who accepted this offer and they all retired on 2/28/1990.

While I was somewhat aware of the activities that were taken by the association I was still a very active employee of U S West and then Qwest until I retired in August, 2010 from Qwest just a few months before CenturyLink acquired Qwest. All of a sudden, I was now a retiree and I no longer had a job.

During my 14 years on the board I took on the responsibility to keep everyone up-to-date on what was occurring to our membership and taking the lead of coordinating the publication of four newsletters each year. There were many members of our group that took on the commitment of writing articles that all of you read. There were way too many to try to remember but they all did an excellent job as many of you told us after you enjoyed reading our newsletters.

There were two ideas that I introduced during this time frame: As I spent 43+ years in the company I had heard many, many "war stories" from both management and craft employees. I wrote a challenge to our members to write articles that I would then include in our newsletters. I was somewhat worried that my challenge would either result in NO articles or so many that we could not include all of them. By dumb luck, I was able to include every article in our newsletter. The second idea of mine was to also challenge our members to take pictures of retirees doing any type of activity that they felt would be enjoyed by our readers. My only requirement was I would not publish their pictures unless they included the names of everyone in the picture. That is a personal pet peeve when I am shown a picture and names were not included. Also, I felt good knowing that any person included in the picture would most likely feel good and that made me happy.

If you recall what I included in my last article in Issue 3 of 2026, you can read about the tasks I took to make sure everyone received their copy of the RG's. That was one of my personal goals.

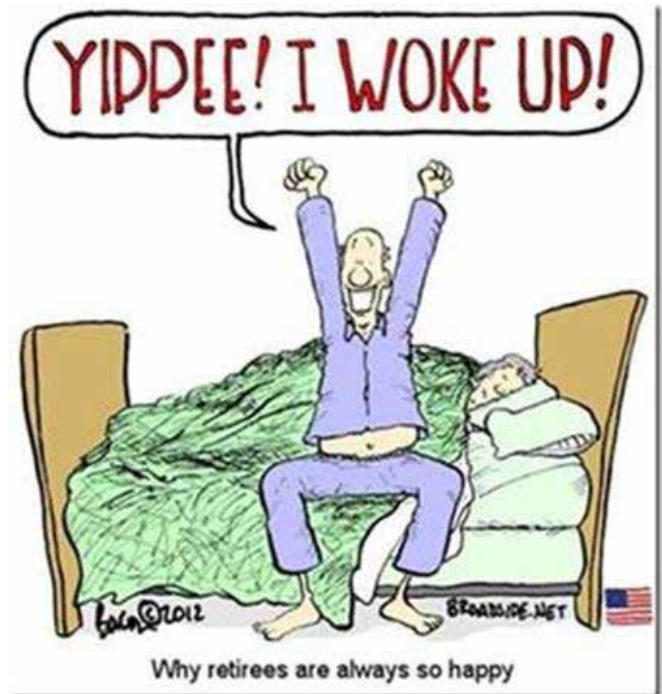
Please keep your address and email information up to date in our records.

Treasurer's report

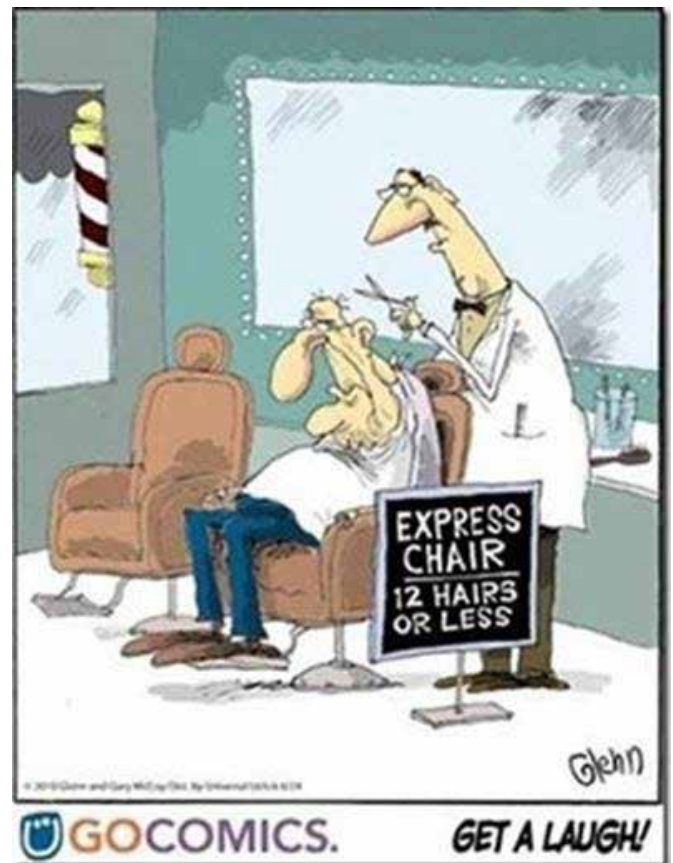
By Paul Williams

In 2008 when I started as your treasurer all of our focus seemed to be on raising money for legal action and expenses. That ended in 2016 and we continued to accumulate money until in 2024 the board of directors decided to suspend dues. The only income we have received since then has been interest. The board reduced expenses and we have gotten along pretty good. Our major expenses are publishing the Guardian Newsletter, maintaining our member database, and supporting the NRLN.

Assuming no major changes we will finish the year with enough in the bank to continue through 2027 and into 2028. However, during 2027 we will have to make decisions about returning to collecting dues and future activities. If you want to have input talk to any of the directors listed on the back cover of this newsletter.



Why retirees are always so happy



GO COMICS.

GET A LAUGH!

Fall Enrollment Periods and Things to Watch For

By Barbara Wilcox
SHIP Counselor

If you don't want to make any changes to your Company or Medicare health care coverage for 2027, you do not need to do anything.

Medicare Open Enrollment: October 15 – December 7, 2026

Medicare Open Enrollment is for making changes in Medicare Advantage Plans or Medicare Part D Prescription Drug Plans for the coming year. You can change Medicare Advantage or Part D plans as often as once a year during fall Open Enrollment. The plan you choose has to accept you, regardless of your health status or preexisting conditions. I highly recommend that you review your coverage. From year to year, the plans change, and your health or prescription drug needs may change. You can decide if you need to change plans or can stay with the plan you have now. If you need assistance, you can contact your local SHIP program (877-839-2675) or you can use the tools on [Medicare.gov](https://www.medicare.gov) to find the plan that best fits your needs.

Medicare Open Enrollment is NOT for making changes in Medicare Supplement (Medigap) plans. You can apply for a Medigap plan at any time of year, but the insurance company may not be required to accept you. There are special Guaranteed Issue rules that govern when you can sign up for one of these plans without being penalized for your health status or pre-existing conditions. Generally, you have Guaranteed Issue during the first six months after you first enroll in Medicare Part B. But if you wait until after this Initial Enrollment Period, you may not be able to sign up for a Medigap plan or change Medigap plans without going through medical underwriting. They are allowed to ask questions about your health. If your health is not good, you might be charged a higher premium, or you might have to wait six months for coverage of a pre-existing condition, or you might be denied coverage entirely.

If you did sign up for a Medigap plan during your Initial Enrollment Period, there are some special rules that allow you to “test drive” a Medicare Advantage plan for up to a year and then return to your Medicare Supplement plan without any health questions being asked. In addition, some states have specific rules governing enrollment in Medigap plans with Guaranteed Issue. These rules can be complicated, so be sure you understand them before making changes.

Before you think about making a change from Medigap to Medicare Advantage, be sure you understand the rules and be sure you understand what your insurance company will or won't allow if you decide you want to go back to Medigap. I recommend that you call your local SHIP program (877-839-2675) for assistance.

Keep in mind that Medicare rules do not allow you to be enrolled in both a Medicare Advantage plan and a Medigap plan at the same time. You must drop one plan in order to enroll in the other.

Lumen Annual Enrollment: November 4-19, 2026

Lumen Annual Enrollment is for making changes in any Lumen benefits for you or your dependents. Watch your email or U.S. mail for your Lumen Annual Enrollment information.

Medicare Advantage Open Enrollment: January 1 to March 31, 2027

This enrollment period is for people who already have Medicare Advantage and want to make a change. You must have a current Medicare Advantage plan to make changes during this period. You can switch to a different Medicare Advantage plan. Or, you can switch to Original Medicare and add a Part D plan. If you previously had Medigap, you may or may not be able to get your policy back. Check with your

Medigap company! You can make a change only once during this period.

Q:I want to make changes in my Medicare coverage for next year. How do I go about doing that?

A: There are several options for making changes.

1. Do It Yourself: I generally do not recommend that people do this, because there are many things to watch out for. But, if the change you are thinking of is simple and straightforward, you are willing to devote time and effort to researching your options and you are comfortable with doing things on the phone or online, then this might be a good option. If you just want to change from one option to another within the same insurance you already have, call your insurance company and discuss your needs with them. If you decide to make a change, they can make the change for you on the phone call. Or, you can go to your insurance company's web site and research options there, sign up for a different plan online.

2. Call SHIP: This is the option I generally recommend. This is the program I volunteer for. The State Health Insurance Assistance Program (SHIP) is a national program supported by grants from the Federal Government that educates people about Medicare, assists people to enroll in Medicare, to make changes in their Medicare coverage and to solve problems that may occur with their Medicare. There are local SHIP offices in every State and Territory that will be able to advise you about the Medicare plans available in your zip code. You can find your local SHIP office by going to shiphelp.org or calling 877-839-2675. SHIP counselors do not sell insurance. Their job is to assist you in understanding your options and guide you through the process of signing up.

3. Medicare.gov: This is the official Government Medicare web site. It has a wealth of information about Medicare. It also has a Plan Finder tool that you can use to explore the Part D plans, Medicare Advantage plans and Medicare Supplement (Medigap) plans available in your zip code. Enter

your list of prescriptions, and the plan finder will bounce your list off the Part D and Medicare Advantage plans available to you to find the plan that is lowest cost for your list of medications. You can enroll in the plan you choose directly from Medicare.gov, or you can call the plan you select.

4. Call Medicare at 1-800-Medicare (1-800-633-4227): This phone line is answered by a live person 24 hours a day, 7 days a week. The people who answer work for Medicare and handle all kinds of inquiries. During Open Enrollment, they also can help you find and sign up for a Medicare plan, although they may refer you to SHIP instead.

5. Use an insurance agent or broker: These people are in the business to make money, and they want to sell you insurance. In my experience, brokers vary a lot in their knowledge of Medicare and their skill in matching your needs to a plan. You may want to use a broker you have used before and have learned to trust, or a broker recommended by a friend or family member. They are licensed by the state you live in. They generally represent certain insurance companies and do not offer all of the plans that are available to you. If they do sell you a plan, they earn a commission from the insurance company. There are rules around what a broker can and cannot do, which you can find on Medicare.gov. If you have a bad experience with a broker, you can report them to your state's agency that regulates insurance.

Q: I've been getting calls from Via Benefits wanting to help me with my health insurance. Who are they and what can they do to help?

A: Via Benefits is an insurance broker. Lumen has contracted with Via Benefits to serve Lumen employees and retirees. That is why they have your address and phone number. Like any insurance broker, they can help you evaluate your current coverage and make suggestions for changing your coverage. Using their services is optional.

Year End Reminders

By Greg Snyder

With open enrollment just around the corner, now would be a good time to ensure that that your information is correct and your HRA claims are up to date.

- **Health Reimbursement Account (HRA) Deadline / 2026 HRA claim deadline –** BenefitSolver - www4.benefitsolver.com
 - o For your 2026 CS HRA, claims must be incurred by December 31, 2026 and submitted by March 31, 2027. Look for detailed information on the BenefitSolver site as the end of the year gets closer.
- **Verify or Change your Beneficiary Information**
BenefitSolver - www4.benefitsolver.com
 - o **To check beneficiary information:** From the Home Page: Click on “Welcome”, then scroll down and click on “Benefit Summary”
 - o **To change beneficiaries:** From the Home Page: Click on “I want to...” then select “Add or change Beneficiaries”
- **Term Life Insurance Information**
BenefitSolver - www4.benefitsolver.com
 - o **To check your term life information:** From the Home Page: Click on “Benefits Information”, then “Term Life Insurance”

* **Note:** *There is a lot of information on the BenefitSolver site. If you do not find what you are*

looking for, or just have a question, give the chatbot “Sofia” a try. I find that it’s usually a lot faster at finding the information I need than looking for it myself.

- **Verify your Pension Information, and your Survivor status**
Pension Center (WTW)
<https://lumenpension.ehr.com/>
 - o To check your pension information: From the Home Page: Click on “Pension Payments” That will take you to your “QUALIFIED MONTHLY ANNUITY - Qwest Pension Component”, which will tell you if you have the survivor option and other information.



Medicare 101 Webinar Series

Hosted by Lumen

Presented in partnership with the Colorado DRCOG SHIP program

Knowing the facts about Medicare and how it may factor into your future is important to your overall retirement plan. Join one of these quarterly 60-minute Medicare webinars and learn from our Medicare experts:

- How Medicare works,
- More about your coverage choices,
- And other resources and tools to keep you informed.

Retirees and their spouses are invited to attend.

This webinar covers the basics of Medicare, the Federal government health insurance for people over age 65. The class is designed for people who are new to Medicare, but it also is a good refresher for people who are already on Medicare. It includes how and when to enroll, what Medicare covers, Medicare costs, and Medicare options and choices, including:

- Medicare's 2 paths
- Medicare Part A Hospital Insurance
- Medicare Part B Medicare Insurance
- Part C Medicare Advantage Plans
- Part D Prescription Drug Plans
- Medicare Supplement Plans (Medigap)

The class is taught by personnel from the Colorado State Health Insurance Assistance Program (SHIP), a national governmental program that educates people about Medicare, helps them understand their Medicare options, and assists with solving problems.

There is one more class in 2026

All classes are 11 AM to noon, Mountain time.

Click on the link, or copy it into your web browser to register for the class.

- December 17, 2026

<https://tinyurl.com/ymt7by7j>

Thanks to Lumen Benefits for inviting retirees to attend these classes, which are also available to Lumen employees. They are a partnership between Lumen and the SHIP program where I volunteer, and I am pleased to be one of the presenters.

Barbara Wilcox



Dakota Central Aberdeen SD

By Paul Williams



Having spent 29 years of my telephone career in the Real Estate portion of the company, I have a special place in my heart for buildings. This one in Aberdeen SD holds many memories. Before I tell you a bit about the history of the Dakota Central Telephone Company let me explain some of my personal connection to the building. I grew up in Aberdeen. Many of my high school friends became operators in this building. In 1969 a new building for a new switch was built alongside this building and encased it in concrete panels. My future father-in-law was the contractor's supervisor for that project and working for a local excavator I hauled sand and other material to the

project. Yes, I was working construction while still in high school, four years before this project. I understand that my father and the contractor even went to court regarding my age and won on the "basis" that if it was ok for a farm kid to drive on the farm it was ok for a city kid to drive in a construction zone. Ya gotta love Dakota logic. OK, so I have an attachment to this building. Let's get down to what is special about its history. Aberdeen was founded in 1881 and had telephone service in 1886. The Aberdeen Telephone Company, which later became Dakota Central, was founded by John Zitllow, who emigrated from Germany at age 17.

Zietlow was interested in Telephones after experiencing the new invention in 1879. After moving to a farm in the Dakota Territory he tinkered with telephone equipment. In 1886 Zietlow agreed with some investors to organize a telephone company in Aberdeen. The system was operational in February 1887 with 10 miles of wire and 60 phones.

Several times between 1887 and 1896 attorneys for Alexander Graham Bell tried to charge Zietlow with patent infringement but Zietlow's technology was different and Bell never succeeded.

There were several hard times but by mid-1890's Aberdeen South Dakota led the world in telephones per resident with one phone per 6.5 people. New York had one phone for every 14.5 people.

Zietlow continued to expand service to several towns as far as 100 miles from Aberdeen and purchased companies serving other towns. In 1904 he formed Dakota Central Telephone Company. The building in the above photo housed the company and an "automatic dialing system" that made Aberdeen the first US city where you could make a call without assistance of an operator.

John Zietlow died in 1922. His company had 450 employees, and was the largest company in South Dakota based on assets. There were 30,000 subscribers, 93 exchanges and 40,000 miles of long-distance lines. The company was purchased by Northwestern Bell in 1934 but continued to operate as Dakota Central until 1942. Perhaps one of the most successful independent telephone companies in American history.

I'll bet you didn't know about the telephone industry firsts that were developed in a small town in South Dakota. OK Aberdeen is the third largest town in SD, but is still only a third as many people as live in the little St Paul Suburb where I live today.

If you enjoyed this and are ever in Aberdeen SD look up the Dakota Prairie Museum located in the old Western Union building right next to the court house. (Also, home to my father's first law office.) They have a lot of information about Zietlow and Dakota Central along with exhibits of a lot of other historical events. The historical data is my summary of an article written by Sue Gates, Director of Dakota Prairie Museum. Any errors are mine. I also found similar articles online at two of the Telephone Museums operating in Lumen areas.



What to do before you die

By Greg Snyder

It's wonderful—and important to have a bucket list. It gives us motivation and helps us stay focused on what we want to experience and accomplish next. But no matter how much we plan for the future, we will all eventually face the end of our story. The difficult truth is that we never know when that time will come or how quickly circumstances may change.

An accident, sudden medical emergency, or serious illness could leave you incapacitated and your loved ones responsible for making important decisions about your care and affairs. That's why everyone should have their essential "life documents" in place and keep them up to date.

I know from personal experience how overwhelming it can be to care for someone in that situation. Without a Durable Power of Attorney and a Health Care Directive, your loved ones may be left scrambling to manage your finances, make medical decisions, and navigate the practical details of your care—adding significantly to an already difficult burden.

Don't put it off. Get these two documents done, and then move on to that bucket list!

Power-of-Attorney (POA) – A Power-of-Attorney (POA) is a document that gives someone the ability to make decisions for you *during your lifetime* — its value ends when you die. Other Advanced Health Care documents include Directives sometimes called Living Wills, which instruct your health care providers with your wishes for treatment during a medical emergency, or if you are incapacitated by a chronic health issue. Sometimes a Health Care Proxy — the person you wish to make decisions on your behalf — is named in the Directive or sometimes in a separate document called a Durable Power of Attorney for Health Care.

Having a Power of Attorney is a significant step in ensuring that your affairs are managed according to your wishes in case you become unable to do so yourself. Situations where a POA would prove invaluable include:

- **Financial Management:** A financial POA grants your agent the authority to manage your financial affairs, such as paying bills from your financial accounts, managing investments, and handling property transactions. This can prevent financial mismanagement and ensure your assets are protected.
- **Avoiding Court Interventions:** Without a POA, your loved ones might have to go through a lengthy and expensive court process to appoint a guardian or conservator to manage your affairs. A POA avoids this process and provides clarity.
- **Temporary Assistance:** If you're temporarily unable to manage your affairs due to travel or illness, a POA allows your designated agent to step in and handle things seamlessly.

Overall, having a POA in place will provide you with peace of mind, knowing that someone you trust has the legal authority to act on your behalf when needed.

- There are many resources available online which instruct on creating POAs. Be aware that much of this information could be inaccurate, obsolete due to law changes, or only valid in certain local jurisdictions. Consulting an attorney may be the best, quickest and least costly method of ensuring this important document is...
 - o Legal *and* meets your specific needs
 - o Have the appropriate signatures and notarizations.
 - o Is accepted in use once needed
 - o Is distributed to the right people

Health Care Directive - A health care directive, also known as an advance directive or living will, is a legal document that lets you outline your preferences for medical care if you're unable to communicate your wishes yourself. This might happen due to severe illness, unconsciousness, or incapacity. It's a way to ensure your values and priorities guide your medical care, even in difficult circumstances, and often includes:

- **Medical treatment preferences:** For example, whether you want life-sustaining measures like ventilators or feeding tubes.
- **Pain management choices:** Your wishes for comfort care.
- **Organ donation preferences.**
- **Appointing a health care proxy or agent:** This is a trusted person who makes decisions on your behalf.

To get started on a Health Care Directive, first check with your local care providers. Often, their online systems such as MyChart include a section where you can create your health care documents simply by answering a series of questions. Once done, you are allowed to download a PDF of the document in order to file it with all your health care providers.

If your care provider cannot help you with your directive, you should be able to find a variety of free Health Care Directive forms online, CaringInfo (<https://www.caringinfo.org/planning/advance-directives/>) might be a good source to start, but there are others.

(Already completed these two documents for yourself? Don't forget to keep them updated. Misinformation can be as bad as no information.)

- **NOTE:** Once you've finished your POA and Health Care Directives I suggest you ask your children whether they have completed the same documents for themselves. And how about your grown grandchildren? **When a child turns 18, parents can no longer make medical decisions for them without proper authorization.** Bottom line? Everyone 18 and older should have a POA and a Health Care Directive in place. Covering the costs and assisting your grandchildren in obtaining a POA and Health Care Directive might be a great high school graduation gift. Who knows, it could be a valuable "adulthood" experience for both of you!

**It's never too late to
start exercising.**

**That's why I'm
waiting until later.**

**Officer: "Do you know why I've stopped
you today sir?"**

Carl: "Because I let you "



Reimbursement from Lumen for Medicare Part B Premiums

Pre-1991 Retirees get reimbursed by Lumen for the Part B premiums they and their Medicare-eligible dependents pay to the Federal Government. If you have a high income and also pay Income-Related Monthly Adjustment Amount (IRMAA) to the Government, any Part B IRMAA you pay for yourself and your dependents is also reimbursed. All you need to do is update the amount of your payments according to the instructions in your Annual Enrollment package.

To update your reimbursement amounts, you will need information from your Notice of 2027 Medicare Part B Premium and Income-Related Monthly Adjustment Amount (IRMAA). This annual notice from Social Security tells you how much you'll be paying in 2027 for your Medicare Part B monthly premium and for any IRMAA you may owe. Read the Annual Enrollment Instructions from Lumen carefully to find out exactly what you need to do, what documentation you need to submit, the address you need to send it to, etc., in order to get the correct reimbursement in 2027. The notice should arrive in your mailbox by early December. Note: If you do not pay IRMAA, you do not need to do anything. Lumen will know how much the regular Part B premium will be in 2027 and will reimburse the correct amount to you next year.

Post-1990 Occupational Retirees can request reimbursement for their Part B premiums and IRMAA from their Health Reimbursement Accounts (HRA). Use the same procedures you use for other reimbursements from your HRA.

Post-1990 Management Retirees cannot get reimbursed for Medicare premiums or IRMAA.

Barbara Wilcox

**The older you get
the more you
appreciate
cancelled plans,
early nights,
thunderstorms
and alcohol that
is on sale.**

My girlfriend left a note on
the fridge:

"It's not working. I can't
take it anymore. I am going
to my Mom's place."

I opened the fridge.
The light came on.
The beer was cold...
What the hell is she talking
about?

These photos are from the **Sioux Falls Retired Pioneers**. We meet quarterly on the 1st Thursday of March, June, September and December at the Pizza Ranch on 41st Street. There are 30 to 40 depending on the time of the year. It's a social gathering but we exchange ideas, discuss new information we may have heard and especially appreciate the information we receive in the Guardian. Dale Axtell is our President and runs our meetings and brings us the information from the Pioneer National Headquarters.

Note from Clyde: My thanks to Lyle and Sharon Dede and Rose Bailey for these pictures and the explanation of this group.



Left to right Lyle Dede, Chuck Jensen, Ken Hendrix, Rich Spaans, Harlan Bedford



Left to Right Holly Johnson, Sharon Dede, Jo Garry , Bobbie Wagner, Kathy Phillips



Left to Right Char Heiden, Evelyn Graff, Rose Bailey



Left to Right Betty Schultz, Kate Konic, Jan Enger



Left to Right Wayne Rentschler, Orie Rentschler, Jean Tysdal



Left to Right Cliff Hicks, Barb Matson, Pat Folken, Gerry Post, Mavis Benda, Gordon Benda



Thank you for providing names and obits of friends and associates who have passed. Please ask your loved ones to include your telephone work history in your obit. It helps when the newspapers are scanned for past employees. Also, if someone's name is missing, please submit it again and we can list it in the next issue.

When reporting, please remember that more information is better. If you call, please spell the names and remember that the city and state are also needed in emails and calls.

3 Rivers Company LLC maintains the membership database and compiles the names for *Milestones*. They can be contacted at ctliretires@3riversco.com or 763-432-2860. Greg Snyder can also be contacted at TPNupdate@gmail.com or 352-316-5872.

Thanks!
Greg Snyder

* current member

Colorado

- Artman, John A “Jack”Colorado Springs
- Ault, Lyle James “Jim” Greeley
- Bender, Wilhelmina Golden
- Burton, Lonnie Dean Delta
- Canino, Mary Rose Denver
- Carlson, David Jens..... Denver
- Chrissinger, Karlyn C Lone Tree
- Fiechter, Charles “Chuck” Greeley
- Finke, Gerald Alvin “Jerry” Windsor/North Platte, NE
- Gayman, Diane Marie.....Evans
- Hawkins, Georgia “Bee” Peetz
- *Heinze, James “Jim” Lafayette
- Huffman, Michael D Denver
- Lake, Peggy AnnLakewood
- McKee,Lyman EdwardHighlands Ranch
- Mitchell Jr, William Ralph “Mitch”Longmont
- Neville, Pamela “Pam” Greely
- O’Brien, John James Arvada
- Phelps, Nelson BlairAurora
- Skaley, Sue Greely
- *Snyder, Rita B..... Denver
- Stanke, Mary Ann Lone Tree
- Wade, Dorothy JWestminster
- Young, Rebecca “Becky”Thornton

Iowa

- Brown, Patsy Ilene..... Albia
- Finlayson, Nancy JoMason City
- Hamilton, Donna Marie.....Des Moines
- Hinson, Lois Ann.....Ottumwa
- Johnson, Gary LaVerneDubuque
- Loffswold, Coleen LSioux City
- Madigan, Thomas “Tom” Spirit Lake
- *Moore, Stephen Lee..... Ankeny
- *Riessen, Carol Leone..... Spencer
- Schultz, Margaret “Maggie” Charles City
- Scott, Theodore “Ted”Des Moines
- Tyer, Tommy Keith “Tom” Winterset
- Wilson, Norman “Norm” West Des Moines

Minnesota

- Anda, Joanne Coon Rapids
- Behrmann, Donald Lee “Don”..... Cambridge
- *Collins, Robert Lew “Bob” Detroit Lakes
- Dumas, Stella Plymouth
- Durand, Linda Anne..... Blaine
- *Edwards, Larry Raymond..... Bemidji
- Fashant, Darrell GSt. Cloud
- Gleason, Mary Louise..... St. Paul
- Hall, Allan JohnStillwater
- *Hammond, Mary Jeanette Faribault

milestones continued on page 17

Huebner, Dorothy May.....Staples
 Iliff, Dawn Louise “Wheezy” East Bethel
 Landa, Arlene G.....Moorhead
 *Leikam, Clarence Paul..... Chanhassen
 Lindquist Sr, Thomas “Tom”Forest Lake
 Lowe, Shirley Marie..... St. Paul/Spencer, IA
 Lukkasson, Delilah Duluth
 Moe, Tanya Lynn.....Caledonia
 Monahan, Diane Mona..... St. Paul
 *Munns, Marilyn Francis St. Michael
 Norby; Paul OlafOwatonna
 Nordes, Roger Arnold..... Bloomington
 O’Connor, Michael Joseph “Mike” Brownsdale
 Peterson, Marna..... Plymouth
 Pfeifer, Charles A “Chuck”Grand Rapids
 Rethemeier, Howard Allen.....Owatonna
 Ross, Evelyn Behrens Montevideo
 Schumacher, JanetSt. Louis Park
 Schuster, Dewayne Frank.....Owatonna
 St. Martin, Sandra “Sandy” Bloomington
 Tiemann,Margo A.....Royalton
 Weller, BruceWadena
 Young, Jeanne “Jean” Corgoran
 Dallin, Richard L “Rich” Plymouth
 Else, Roger Mils..... Rush City
 Hanson, RichardRosemount

Nebraska

Bartlett, Alice..... Grand Island
 Burchfield, Barbara Ann.....Burwell/Denver
 Calvo, Julia Carmen Omaha/Denver
 Dreessen, Davane Donald..... Yutan/Elkhorn, NE
 *Hanson, James “Jim” Omaha
 *King, Terry Omaha
 *Krance, Patricia “Patty”..... Omaha
 *Olson, Sharon Kay..... Omaha
 Vargas, Henry Jose “Hank”..... LaVista

North Dakota

Amundson, Karen Elizabeth Fargo
 Barry, Duane ABismarck
 Eider, Richard “Dick”Grand Forks
 Swanson, Justine Elizabeth.....Fargo

South Dakota

Backer, Nancy Kay..... Brandon
 Gayken, Karen Marie Sioux Falls
 Moen, David “Dave”Waubay
 Piper-Hampton, Joyce..... Huron

Wyoming

Chambers, Richard Charles “Rick” Cheyenne
 Stebner, Blanch E..... Powell
 Winegeart, Barbara Virginia Cheyenne

Other

Brown, Darlene Emily. Siloam Springs/Westminster, CO
 *DeJarlais, Marcella Ann “Sally” Foley
 Hasenbank, Marilou FrancisShawnee Mission/Cedar Rapids, IA
 Knaack, Kathryn Ann..... Austin/Waterloo, IA
 Reilly, Martina MarieTopeka/Cedar Rapids, IA



REVENUE ACCOUNTING GROUP

**Omaha August, 1963
By Almora Bybee Zook**

I started with Ma Bell in July, 1953. I worked on the 17th floor of the old WOW building at 14th and Farnum.

When it got to 100 degrees they always brought in iced tea or lemonade. I worked on a machine that was both a typewriter and an adding machine. I was reporting our long distance calls bills. I would type in the customer's name and address, the city they called, and then the cost. The machine would add up the total cost of the calls. We would put the tickets back in the box in case the customers wanted more information. The bills then get mailed out.

This day it got to 100 degrees and someone thought it would be okay to open the big windows (wrong). When they did all of the long distance calls went out the windows. They closed all of the windows as fast as they could. They called out all of the people who could leave and they called on more workers from the 7th floor to help. GO GET THE TICKETS! From the 17th floor they went all over. As you would expect, many of the tickets were lost.

Note from Clyde: The picture below was from 1963. Almora was not able to remember any of the names. My thanks to Almora for sending us this story along with a picture of the group at that time.



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LUMEN



Retiree Benefits

News

Did you know that Lumen has a web site that you can easily access to obtain useful information?

One example is The Retiree Benefits Newsletter, a composite of retiree benefits news articles that offer helpful information related to retiree medical, dental, wellness, HRA claims information, etc., for you to use.

Here is how:

- *On your computer type in the url:* <https://www.lumenbenefits.com/httpdocs2/index.html>
- On the next screen click on Retirees
- Click on Retiree Benefits News

**When I get old, I'm going to
move in with my kids,
hog the computer,
pay no bills,
eat all the food,
trash the house,
and when asked to clean,
pitch a fit like it's killing me!**



we're all mature until someone



pulls out bubble wrap

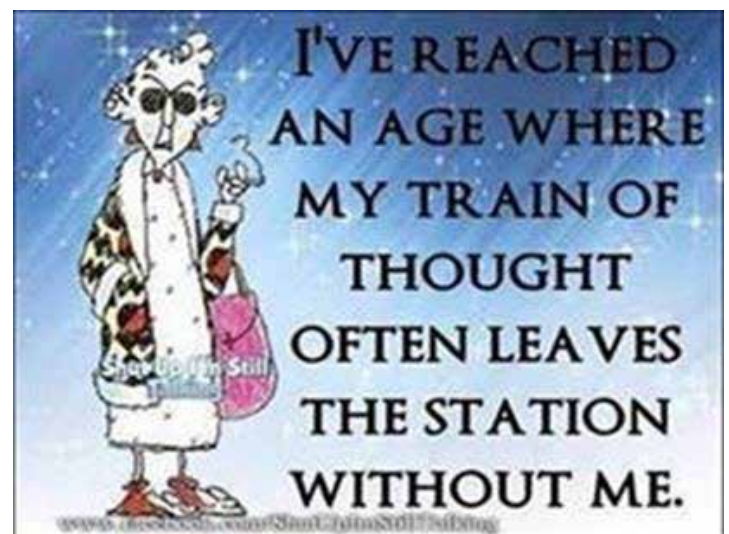


NRLN WORKS TO PROTECT YOUR RETIREMENT INCOME AND HEALTH CARE SECURITY

The National Retiree Legislative Network (NRLN) is dedicated to Americans over age 50. We urge you to share our website www.nrln.org in emails and with your Facebook friends. We provide timely news, important information and tools that enable you to help us lobby Congress for reliable pension and Social Security Income and lower cost Health Care Benefits and Medicare. Today, there are over 50 million of us over age 65. By 2035, our children will be among 75 million over 65. And by 2060, our great-grandkids will be part of 100 million over 65. Now is the time to ensure retirement benefits are protected for the future!

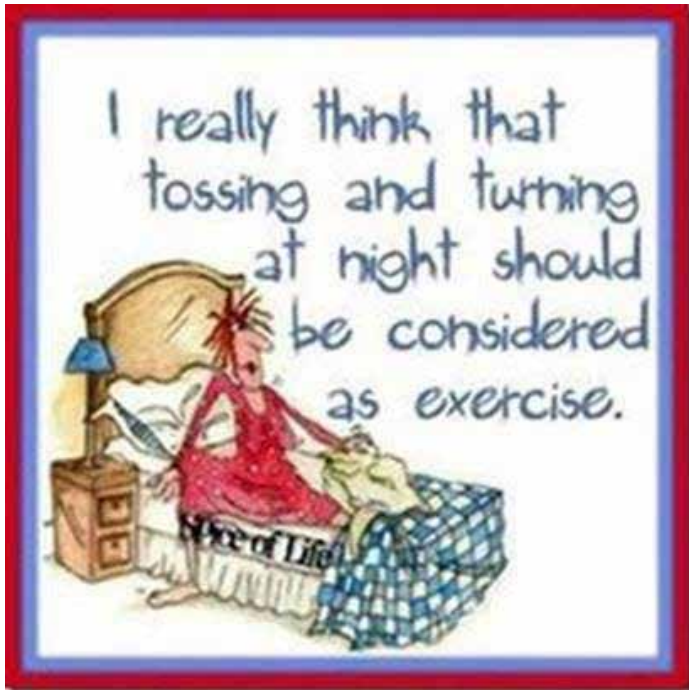
You are automatically a member of NRLN because you're a member of our Retiree Association. You can also show more support by becoming an individual member. Your voice is important for your elected officials! Watch for more about NRLN in each issue of The Retiree Guardian.

Links on the NRLN website will guide you to more detailed information. Here are two samples:
How to contact your elected officials: <https://www.nrln.org/congresslegs.html#/legislators/> List of senior help sites: <https://www.nrln.org/links.html>



Remembering Jim Heinze

By Kay Dagaard



Jim Heinze, Denver, CO, a long-standing member of our Retiree Association and a key member of the Retiree Advocate team, passed away on September 7, 2026. He will certainly be missed and has left a void that will be difficult to fill.

Jim retired from Qwest in 1993 after a distinguished 30 year career in the telecommunications industry in positions that spanned Illinois Bell, AT&T, Mountain Bell, US West and Qwest. In his retirement years, he served as a Retiree Advocate for the Bell/ US West, Qwest and CTL retirees. Many of you called on Jim for his insight and assistance. He was a voice, and sometimes a lifeline, for those seeking to resolve the most vexing and difficult problems within the retiree benefit system.

Jim is survived by his wife Judy, their 3 daughters, Monique (Jeff) Stemper, Greta (Blake) Nielsen and Stasia (Drew) Willock, and seven grandchildren.

Jim's obituary can be viewed at <https://www.greenwoodmyersfuneral.com/obituaries/james-heinze>



What to do when a retiree dies ...

Updated September 2026

Please Note: *This document is not legal advice. Its use is solely intended as the basis for a conversation with your executor, dependents, family members, estate planners, and investment and legal advisors (such as a certified elder-law attorney) for use at the time of the retiree's death.*

★ **It is very important to notify WTW**, (Willis Towers Watson, Lumen's Pension Administrator) **at 1-888- 324-0689 as soon as possible after the death.**

They will...

- **Process a death report**, by asking your executor or beneficiary for the deceased's *Full name *Birth and Death dates *SSN *Mailing address *Where they worked/retired from (ex. Legacy Qwest, etc.) and their *Marital status.
- **Ask for verification of the beneficiary's info:** Their name, their phone number, and their relationship to the deceased.
- **Pass the Death Report information to Lumen's Health & Life Service Center** at 800-729-7526 (Business Solver), so they can look up the deceased's **HRA** (Health Reimbursement Account) and their **Basic Life 10K Insurance policy** information along with other pertinent information, including information concerning the **Survivor Option**.
- **Pass information from the Death Report to the MetLife Insurance Company** so they can send a Death Claim Packet to your beneficiary to receive the 10K Basic Life Insurance. Other pertinent information will also be in the packet and they will ask for a notarized death certificate to be sent to them.

The service center at 833-925-0487 may also call the beneficiary in regard to the deceased's HRA. If there is a balance, they will explain how to submit a claim for reimbursement, and cover any other applicable information with your beneficiary.

Telephone Concession Service (also known as "discounted service"). If the retiree received the concession telephone service provided by CenturyLink, it will continue "as long as everything remains the same," including AutoPay and the bank account information. ★ The executor or beneficiary can call CenturyLink's Solutions Department at 1-800 577-4049 with questions, or to disconnect their service.

Most mortuaries will notify the **Social Security Administration** of the death. ★ Check with them to make sure they have and, if not, you can notify the SSA at their website: www.SSA.gov. The hearing-impaired number is **1-800-325-0778**. ★ Social Security will stop *Medicare Parts A and B*, ending any auto-payments. They may or may not stop your *Medicare Advantage Plan* and probably will not stop your *Medigap and Part D Drug plans*. Therefore, it's best to call any Medicare Advantage, Medigap or Part D Drug Plan administrator and notify them of the death and ★ cancel any auto-payments.

Veterans Administration: If the deceased retiree was a veteran, the Veterans Administration should be contacted to advise them of the retiree's death and to determine if there are any eligible survivor benefits. Contact them by calling **1-800-827-1000** or at the website: www.VA.gov.

Lumen's Survivor Guide is on the Health and Life website. It contains further information, and a description of benefits for each retiree population. It can be viewed at: <http://www.lumen.com/healthbenefits> by selecting Reference Center, then General Information, and then the Survivor Benefits folder. Direct link: (www.tinyurl.com/3usaue82)

• Lumen Service Center contact numbers.

- **For questions related to your HRA:**
(833)-925-0487

- **For questions related to all other benefits:**
(Survivor benefits / Continuation of Medical, Dental via COBRA / Life insurance / 401K / Pension / Stock Options / Etc.) **(800) 729-7526**

Navigating the Service Center Voice Response System

Revised
December 2025

There are two telephone numbers to access the Lumen Service Center administering our benefits, dependent upon which benefit you are inquiring.

For matters relating to the Health Reimbursement Account the telephone number is 833-925-0487.

For All Other Retiree Benefits the telephone number is the same as it has been historically, 800-729-7526.

It is important that the first contact in receiving answers to your questions or seeking a resolution to an issue dealing with your benefits is the Service Center. The Guide below will assist you in reaching the appropriate representative for your issue. If you have difficulty using the Voice Response System or if you still need help with your issue, then contact your state's Retiree Advocate, listed below.

Guide to Navigating the Lumen Health & Life Service Center/Businessolver Voice Response System

For matters relating to your **Health Reimbursement Account**, call 833-925-0487 and press Option 3 for all HRA questions.

Then enter the last four digits of your Social Security number followed by your date of birth and your zip code.

Then press Option 2. To proceed to the main menu, press Option 2 again.

Then press Option 2 to make your appropriate selection:

- For the status of a recent claim, press Option 1.
- To check your account balance, press Option 2.
- For instructions on how to submit a reimbursement, press Option 3.
- To learn where to access an HRA claim form, press Option 4.
- For questions about eligible HRA expenses, press Option 5,

For matters relating to **All Other Retiree Benefits** call 800-729-7526. Then,

To report a death, press Option 3.

For questions related to other retiree benefits, press Option 2. Then:

- For Medical, Dental, Life and COBRA Insurance, press Option 1; then press Option 1 again.
- For Pension information, press Option 3.
- For Phone concession, press Option 6, then press Option 3

Then,

- For retirees living in a Legacy Century Tel or Embarq territory, press Option 1.

- For retirees living in a Legacy Qwest territory, press option 2.

- To report a Change of Address, press Option 7. Then related to: Health & Welfare benefits, press Option 2; Pension benefits, press Option 4; Optum Rx benefits, press Option 7.

If you prefer communicating by email, the email address is *LumenRetireesHelp@businessolver.com*.

Lumen Service Center 800-729-7526 or 833-925-0487

If you still have unresolved issues *after* calling the Service Center, contact your Retiree Advocate as listed below.

Arizona	Kitty Kennedy	kkennedy404@gmail.com	520-444-6617
Idaho, Montana	Shirley Moss	samoss05@q.com.	208-342-3449
All other states.	Cassie Kelley	cassiek@comcast.net.	505-280-8008

CenturyLink Retirees
199 Coon Rapids Blvd., Suite 101
Coon Rapids MN 55433

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Kay Daugaard	Lone Tree CO mkdaugaard@msn.com
Cindy Hadsell	Omaha NE clhadsell@aol.com
Website, Greg Snyder	Brainerd MN gsnyder101@gmail.com

Address Service Requested

The Retiree Guardian, published quarterly, is the newsletter of
NWB-US WEST-Qwest Retiree Association, Inc., which serves
retirees from Colorado, Iowa, Minnesota, Nebraska, North Dakota,
South Dakota and Wyoming.

Change/Update our Records

CenturyLink Retirees

(Please print)

Name _____

Address _____

City _____ State __ Zip Code _____ - _____

Phone _____

E-mail _____ (please enter if you have one)

Retired from (Company) _____ State __ Year ____

Save us print and postage; get your *Retiree Guardian* electronically? YES ____ or NO ____

Pledge to be an active NRLN Grassroots Network volunteer and correspond with my
Senators and Representative on issues important to retirees. YES ____ or NO ____

Send record updates to: CenturyLink Retirees
199 Coon Rapids Blvd, Suite 101
Coon Rapids, MN 55433

☛ **Email: ctlretirees@3riversco.com** ☛

Phone: 763-465-0030